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OFFICIAL**FACSIMILE COVER SHEET**

To Examiner: Sally Shih	Total Pages Sent: 7
Technology Center 3600	(including cover sheet)
Facsimile Number: 703-872-9306	Transmission Date: November 20, 2003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Darius, et al. Docket No.: SOL002
Serial No: 09/593,786 Art Unit: 3624
Date Filed: June 14, 2000

TITLE: Mortgage Information Exchange Platform for a Broker to Select a Mortgage Lender

CERTIFICATION OF FACSIMILE TRANSMISSION

I hereby certify that the following papers are being transmitted by facsimile to the U.S. Patent and Trademark Office at 703-872-9306 on the date shown above:

- Amendment Transmittal (in duplicate = 2 pages)
- Amendment (4 pages)

Respectfully submitted,



Natalie Swider
Legal Assistant

Confirmation Respectfully Requested

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Patricia Lewis
#11 response
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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

Dear Sir:

Applicants respectfully submit the following remarks in response to Examiner's Office Action dated August 5, 2003. They are believed to be a full and complete response to said Action.